

December 18, 2006

To

All Scheduled Commercial Banks  
(Excluding RRBs)

Dear Sir,

**Cheque Drop Box Facility and the facility for acknowledgement of cheques**

Please refer to our Circular DBOD.No.Leg.BC.74/09.07.005/2003-04 dated April 10, 2004 wherein banks were advised that both the drop box facility and the facility for acknowledgement of the cheques at the regular collection counters should be available to customers and no branch should refuse to give an acknowledgement if the customer tenders the cheque at the counters.

2. Reserve Bank of India / Banking Ombudsmen have been receiving complaints that many bank branches are not accepting cheques at the counters and are compelling the customers to drop the cheques in the Cheque Drop Box. Banks are therefore advised to strictly adhere to the instructions contained in the above circular and ensure that customers are not compelled to drop the cheques in the drop-box.

3. In this context, it is also necessary that customer is made aware of both the options available to him i.e., dropping cheques in the drop-box or tendering them at the counters so that he can take an informed decision in this regard. **Banks are therefore advised to invariably display on the cheque drop-box itself that**

....2/-

**"Customers can also tender the cheques at the counter and obtain acknowledgment on the pay-in-slips"**. The above message may be displayed in English, Hindi and the concerned regional language of the State.

4. Please acknowledge receipt.

Yours faithfully

(Prashant Saran)  
Chief General Manager-in-Charge